AMENDMENTS TO THE CLAIMS

The following listing of claims replaces all prior versions and listings of claims in the above-referenced application:

1   1.   (Currently amended)   A merchant terminal comprising:

2   a scanner <u>coupled to the merchant terminal</u> for scanning a personal identification

3 document corresponding to a customer requesting a point-of-sale transaction;

4   logic configured to identify customer data from a scanned image of the personal

5 identification document;

6   at least one template corresponding to at least one type of an existing personal

7 identification document, said one template being used to interpret customer data fields;

8 and

9   an interface configured to communicate customer data interpreted from the

10 personal identification document to a host processing element that supports a financial

11 services transaction via the merchant terminal.

1   2.   (Cancelled)

1   3.   (Previously presented)   The merchant terminal of claim 1, wherein the

2 at least one type of personal identification document comprises one of a driver's license,

3 personal identification card, and a passport.

1   4.   (Previously presented)   The merchant terminal of claim 1, wherein the

2 template is incorporated into the scanner and as such, the scanner comprises a templated

3 scanner configured to automatically determine the type of personal identification

4 document being scanned and identify the various fields of the personal identification

5 document.

1   5.   (Cancelled)

1   6.   (Original)   The merchant terminal of claim 1, wherein the logic

2   configured to identify customer data from the scanned image comprises an optical

3   character recognition (OCR) engine.

1   7.   (Original)   The merchant terminal of claim 6, wherein the OCR engine

2   is configured to generate a text file containing text from the personal information

3   document.

1   8.   (Previously presented)   The merchant terminal of claim 7, further

2   comprising logic configured to generate customer data based on a comparison of the text

3   file to the document template corresponding to the personal identification document.

1   9.   (Original)   The merchant terminal of claim 1, further comprising logic

2   configured to process the point-of-sale transaction using the customer data.

1   10.   (Original)   The merchant terminal of claim 9, wherein the point-of-sale

2   transaction comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-

3   paid card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card

4   transaction, and a bill payment.

1   11.   (Original)   The merchant terminal of claim 1, further comprising logic

2   configured to identify at least one scanning error in the customer data.

1   12.   (Original)   The merchant terminal of claim 11, wherein the scanning

2   error comprises an optical character recognition error.

1   13.   (Original)   The merchant terminal of claim 11, further comprising

2   logic configured to enable a user to manually input new customer data to correct the at

3   least one scanning error.

1   14.   (Original)   The merchant terminal of claim 1, further comprising logic
2   configured to validate the customer data.

1   15.   (Previously presented)   A   method   of   processing   a   point-of-sale
2   transaction at a merchant terminal, the method comprising:
3   scanning   a   personal   identification   document   corresponding   to   a   customer
4   requesting a financial service at a merchant terminal;
5   generating a scanned image of the personal identification document;
6   identifying character data in the scanned image;
7   mapping   the   character   data   using   a   document   template   to   identify   types   of
8   character   data   and   assigning   the   character   data   as   values   for   the   identified   types   of
9   character data to generate customer data; and
10   communicating   customer   data   interpreted   from   the   personal   identification
11   document to a host processing element that supports a financial services transaction via
12   the merchant terminal.

1   16.   (Previously presented)   The method of claim 15, wherein generating a
2   scanned image comprises performing an optical character recognition algorithm.

1   17.   (Previously presented)   The method of claim 15, further comprising
2   automatically   determining   a   type   of   document   of   which   the   personal   identification
3   document comprises.

1   18.   (Original)   The   method   of   claim   17,   wherein   the   automatically
2   determining the type of document comprises comparing the scanned image to a document
3   template.

1   19.   (Original)   The method of claim 15, wherein the financial service
2   comprises at least one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid

3   card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card

4   transaction, and a bill payment.

1   20.   (Original)   The method of claim 15, further comprising identifying at

2   least one scanning error and enabling a user to manually input new customer data to

3   correct the at least one scanning error.

1   21.   (Currently amended)   A method implemented by a merchant terminal,

2   the method comprising:

3   scanning a personal identification document corresponding to a customer at the

4   merchant terminal;

5   generating customer data from a scanned image of the personal identification

6   document by:

7   using a predefined template which defines a document layout to identify

8   the scanned personal identification document;

9   using the predefined template to identify regions containing text on the

10   personal identification document and definitions attributed to the regions containing text;

11   performing an optical character recognition process on the regions

12   containing text to obtain customer data values;

13   associating the customer data values with the definitions obtained from the

14   template; and

15   populating fields of a displayed form with the customer data values; and

16   communicating customer data interpreted from the personal identification

17   document to support a financial services transaction via the merchant terminal.

1   22.   (Currently amended)   A financial services system comprising:

2   a scanner configured to generate a digital image of a customer's personal

3   identification document at a merchant terminal;

4   an optical character recognition (OCR) engine for converting the digital image

5   into a text file;

6   logic configured to generate customer data associated with the text file by

7   comparing the text file to a document template of the personal identification document;

8   and

9   an interface configured to communicate customer data interpreted from the

10   personal identification document to a host processing element that supports a financial

11   services transaction via the merchant terminal.

1   23.   (Original)   The financial services system of claim 22, further

2   comprising a validation module configured to determine at least one OCR error.

1   24.   (Original)   The financial services system of claim 23, wherein the

2   validation module is further configured to prompt a user to input new customer data

3   corresponding to the at least one OCR error.

1   25.   (Currently amended)   A point-of-sale merchant terminal comprising:

2   a scanner <u>coupled to a point-of-sale merchant terminal,</u> the scanner operable to

3   scan a customer's personal identification document;

4   a processor operable to:

5   compare the document layout of the scanned personal identification

6   document with a template to identify a document type;

7   identify the various fields of the scanned personal identification

8   document;

9   convert the identified fields to text; and

10   associate the text with types of customer data defined by the template; and

11   an interface configured to communicate customer data interpreted from the

12   personal identification document to a host processing element that supports a financial

13   services transaction via the merchant terminal.

1   26.   (Original)   The point-of-sale merchant terminal of claim 25, further

2   comprising means for providing a financial service based on the identified customer data.